

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MARLON E. YOUNGBLOOD
LISA R. BALDWIN
Debtor(s)

Case No. 15-20855GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/14/2015.
- 2) The plan was confirmed on 08/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/01/2020.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,098.14.
- 10) Amount of unsecured claims discharged without payment: \$78,446.79.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$105,943.06
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$105,943.06

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$310.00
Trustee Expenses & Compensation \$4,558.15
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,868.15

Attorney fees paid and disclosed by debtor: \$615.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	1,956.49	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Priority	NA	375.00	375.00	375.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	11,091.00	5,516.40	5,516.40	5,516.40	893.20
APPLIED CARD BANK	Unsecured	1,782.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Unsecured	12,111.45	NA	NA	0.00	0.00
CACH LLC	Unsecured	8,252.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)++	Unsecured	8,251.00	NA	NA	0.00	0.00
COMCAST*++	Unsecured	817.91	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	236.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	48.49	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	851.04	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	720.93	1,492.40	1,492.40	185.06	0.00
ECMC(*)	Unsecured	5,499.00	7,421.49	7,421.49	920.26	0.00
ENHANCED RECOVERY COMPANY	Unsecured	93.00	NA	NA	0.00	0.00
GECC/ LOWE'S++	Unsecured	1,000.00	NA	NA	0.00	0.00
HEALTH AMERICA ONE	Unsecured	1,960.33	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	11,091.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	29,743.26	23,230.51	23,230.51	23,230.51	0.00
INTERNAL REVENUE SERVICE*	Secured	0.00	9,716.36	9,716.36	9,716.36	616.95
INTERNAL REVENUE SERVICE*	Unsecured	0.00	19,912.51	19,912.51	2,469.15	0.00
LANE BRYANT	Unsecured	950.00	NA	NA	0.00	0.00
MAIN STREET ACQUISITIONS CORP	Unsecured	NA	2,631.88	2,631.88	326.35	0.00
MIDFIRST BANK SSB*	Secured	39,913.55	39,913.55	0.00	36,003.10	0.00
MIDFIRST BANK SSB*	Secured	0.00	14,441.83	10,141.60	10,141.60	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	302.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	249.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	115.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	100.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	95.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	996.00	995.78	995.78	123.48	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,020.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	978.00	NA	NA	0.00	0.00
RANKIN BORO - REAL ESTATE TAX	Secured	NA	21.26	16.63	16.63	4.63
RANKIN BORO - REAL ESTATE TAX	Secured	1,891.50	NA	NA	0.00	0.00
RANKIN BORO - TRASH FEES	Secured	NA	1,137.00	1,137.00	1,137.00	243.33
RANKIN BORO - TRASH FEES	Secured	NA	1,729.82	1,729.82	1,729.82	0.00
RONDA J WINNECOUR TRUSTEE/CLI	Priority	NA	NA	2,789.84	2,789.84	0.00
SPRINT CORP(*)	Unsecured	NA	1,075.66	1,075.66	133.38	0.00
STATE COLLECTION SERVICE INC	Unsecured	1,362.27	NA	NA	0.00	0.00
STATEWIDE CREDIT ASSOCIATION	Unsecured	147.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	296.00	NA	NA	0.00	0.00
UNIVERSITY OF PITTSBURGH	Unsecured	6,711.00	7,538.64	444.97	444.97	0.00
UNIVERSITY OF PITTSBURGH	Unsecured	4,865.00	NA	NA	0.00	0.00
UPMC EAST	Unsecured	150.00	NA	NA	0.00	0.00
VERIZON++	Unsecured	1,361.00	NA	NA	0.00	0.00
WINCHESTER-THURSTON	Unsecured	15,000.00	NA	NA	0.00	0.00
WOODLAND HILLS SD (RANKIN)(RE)	Secured	NA	15.68	15.68	15.68	4.43
WOODLAND HILLS SD (RANKIN)(RE)	Secured	NA	11.17	11.17	11.17	0.00
WOODLAND HILLS SD (RANKIN)(RE)	Secured	15.68	NA	21.26	21.26	5.35

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$36,003.10	\$0.00
Mortgage Arrearage	\$10,141.60	\$10,141.60	\$0.00
Debt Secured by Vehicle	\$5,516.40	\$5,516.40	\$893.20
All Other Secured	\$12,647.92	\$12,647.92	\$874.69
TOTAL SECURED:	\$28,305.92	\$64,309.02	\$1,767.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$26,395.35	\$26,395.35	\$0.00
TOTAL PRIORITY:	\$26,395.35	\$26,395.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,974.69	\$4,602.65	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$8,868.15</u>
Disbursements to Creditors	<u>\$97,074.91</u>
TOTAL DISBURSEMENTS :	<u>\$105,943.06</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/05/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.